

Information to identify the case:

Debtor 1:	Lillian Rodriguez–Mayor			Social Security number or ITIN: xxx-xx-6806
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2:	(Spouse, if filing)			Social Security number or ITIN: _____
	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey			Date case filed in chapter: 13 7/11/16
Case number:	16-23254-RG			Date case converted to chapter: 7 7/13/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Lillian Rodriguez–Mayor	
2. All other names used in the last 8 years		
3. Address	168 Sherman Avenue Glen Ridge, NJ 07028	
4. Debtor's attorney Name and address	Vincent Commisa 20 Manger Road West Orange, NJ 07052	Contact phone (973) 821-7722
5. Bankruptcy trustee Name and address	John Sywilok John W. Sywilok LLC 51 Main Street Hackensack, NJ 07601	Contact phone (201) 487-9390

For more information, see page 2 >

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 7/18/18
7. Meeting of creditors	August 9, 2018 at 09:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 10/9/18
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
District of New Jersey

In re:
 Lillian Rodriguez-Mayor
 Debtor

Case No. 16-23254-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jul 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2018.

db	#+Lillian Rodriguez-Mayor, 168 Sherman Avenue, Glen Ridge, NJ 07028-1516
tr	+John Sywilok, John W. Sywilok LLC, 51 Main Street, Hackensack, NJ 07601-7001
516451996	+HomeBridge Financial Services, Inc., Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
516388463	+NJ State Division of Pensions, 50 West State Street, Trenton, NJ 08608-1220
516388467	+The Bureaus Inc., 1717 Central Street, Evanston, IL 60201-1507
516499643	+Vascular Epicenter, c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: vcommisa@vdclaw.com Jul 18 2018 23:50:13 Vincent Commisa, 20 Manger Road, West Orange, NJ 07052
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 18 2018 23:51:34 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 18 2018 23:51:31 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516293443	EDI: AIS.COM Jul 19 2018 03:23:00 American InfoSource LP as agent for, Spot Loan, PO Box 248838, Oklahoma City, OK 73124-8838
516388458	EDI: BANKAMER.COM Jul 19 2018 03:18:00 Bank of America, PO Box 982238, El Paso, TX 79998
516471206	+EDI: PRA.COM Jul 19 2018 03:23:00 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516388462	EDI: CBSAAFES.COM Jul 19 2018 03:23:00 Military Star, PO Box 650410, Dallas, TX 75236
516510503	EDI: CBSAAFES.COM Jul 19 2018 03:23:00 Army & Air Force Exchange Services, Attention: GC-G, 3911 S. Walton Walker Blvd, Dallas, TX 75236
516281315	+E-mail/Text: kzoepf@credit-control.com Jul 18 2018 23:51:35 Central Loan Administration, 425 Phillips Blvd, Ewing, NJ 08618-1430
516388459	+EDI: WFNNB.COM Jul 19 2018 03:23:00 Comenity Bank, 4590 E. Broad Street, Columbus, OH 43213-1301
516388460	+EDI: AMINFOFP.COM Jul 19 2018 03:23:00 First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
516388464	+E-mail/Text: bankruptcy@onlineis.com Jul 18 2018 23:52:02 On Line Collections, PO Box 1489, Wintererville, NC 28590-1489
516508423	+EDI: JEFFERSONCAP.COM Jul 19 2018 03:23:00 Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516281316	+E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 18 2018 23:55:48 Regional Acceptance Co., 621 W. Newport Pike, Wilmington, DE 19804-3235
516308631	E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 18 2018 23:55:48 Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
516388466	+E-mail/Text: clientservices@simonsagency.com Jul 18 2018 23:52:16 Simons Agency Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176
516410992	EDI: RECOVERYCORP.COM Jul 19 2018 03:23:00 The Bureaus, Inc., c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516388461*	+First Premier Bank, 601 S Minnesota Avenue, Sioux Falls, SD 57104-4868
516388465*	+Regional Acceptance Co., 621 W. Newport Pike, Wilmington, DE 19804-3235

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 23

Date Rcvd: Jul 18, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
Marie-Ann Greenberg (NA) magecf@magtrustee.com
Vincent Commisa on behalf of Debtor Lillian Rodriguez-Mayor vcommisa@vdclaw.com
TOTAL: 4